

B27 (Official Form 27) (12/09)

FILED / RECEIVED

United States Bankruptcy Court

Western

District Of Wisconsin

MAR - 7 2011

In re Ronald L & Susanne P Gardner,
Debtor

8:00 AM
CLERK
Case No. 3-10-18724-rdm
Chapter 7

REAFFIRMATION AGREEMENT COVER SHEET

This form must be completed in its entirety and filed, with the reaffirmation agreement attached, within the time set under Rule 4008. It may be filed by any party to the reaffirmation agreement.

1. Creditor's Name: Community First Bank
2. Amount of the debt subject to this reaffirmation agreement:
\$ _____ on the date of bankruptcy \$ 155,270.02 to be paid under reaffirmation agreement
3. Annual percentage rate of interest: 7.789 % prior to bankruptcy
_____ % under reaffirmation agreement (_____ Fixed Rate x _____ Adjustable Rate)
4. Repayment terms (if fixed rate): \$ _____ per month for _____ months
5. Collateral, if any, securing the debt: Current market value: \$ 142,000.00
Description: Vacant land, LaRue Rd, Town of Ironton, Sauk County, WI
6. Does the creditor assert that the debt is nondischargeable? Yes No
(If yes, attach a declaration setting forth the nature of the debt and basis for the contention that the debt is nondischargeable.)

Debtor's Schedule I and J Entries

Debtor's Income and Expenses
as Stated on Reaffirmation Agreement

7A. Total monthly income from \$ _____
Schedule I, line 16

7B. Monthly income from all \$ 6,385.69
sources after payroll deductions

8A. Total monthly expenses \$ _____
from Schedule J, line 18

8B. Monthly expenses \$ 9,294.24

9A. Total monthly payments on \$ _____
reaffirmed debts not listed on
Schedule J

9B. Total monthly payments on \$ _____
reaffirmed debts not included in
monthly expenses

10B. Net monthly income \$ (2,908.55)
(Subtract sum of lines 8B and 9B from
line 7B. If total is less than zero, put the
number in brackets.)

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Page 2

11. Explain with specificity any difference between the income amounts (7A and 7B):

12. Explain with specificity any difference between the expense amounts (8A and 8B):

If line 11 or 12 is completed, the undersigned debtor, and joint debtor if applicable, certifies that any explanation contained on those lines is true and correct.

Signature of Debtor (only required if
line 11 or 12 is completed)

Signature of Joint Debtor (if applicable, and only
required if line 11 or 12 is completed)

Other Information

☒ Check this box if the total on line 10B is less than zero. If that number is less than zero, a presumption of undue hardship arises (unless the creditor is a credit union) and you must explain with specificity the sources of funds available to the Debtor to make the monthly payments on the reaffirmed debt: _____

Was debtor represented by counsel during the course of negotiating this reaffirmation agreement?

☒ Yes ☐ No

If debtor was represented by counsel during the course of negotiating this reaffirmation agreement, has counsel executed a certification (affidavit or declaration) in support of the reaffirmation agreement?

☒ Yes ☐ No

FILER'S CERTIFICATION

I hereby certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Reaffirmation Agreement Cover Sheet.

Aileen Conner
Signature

Loan Processor
Print/Type Name & Signer's Relation to Case

Document Page 3 of 4
COMMUNITY FIRST BANK

1200 Sextonville Road
Phone: (608) 647-4029

P.O. Box 392

Richland Center, WI 53581-0392

Fax (608) 647-2951

FILED / RECEIVED

MAR - 7 2011

**8:00 AM
CLERK
U.S. BANKRUPTCY COURT**

March 2, 2011

FILED / RECEIVED

MAR - 3 2011

**8:00 AM
CLERK**

U.S. BANKRUPTCY COURT

US Federal Courthouse
Clerk of the Bankruptcy Court
PO Box 548
Madison, WI 53701

To Whom It May Concern:

Enclosed please find a reaffirmation agreement for Ronald L. Gardner and Suzanne P Gardner whom have a loan with Community First Bank. The Gardner's have filled out their portion of the agreement with their attorney and Mr. Shrader has signed the bank portion. Per the Gardner's attorney Thomas J. Casey I am forwarding the signed agreement to be filed with the Bankruptcy Court.

Please forward a copy of the stamped copy to us in the enclosed envelope. Thank you and if you have any questions, please feel free to call me at 608-647-4029.

Sincerely,

Arleen Conner

Arleen Conner
Loan Processor

Enc

cc: Attorney Thomas J. Casey

United States Bankruptcy Court

Western District of Wisconsin
U.S. Federal Courthouse
120 N. Henry Street
P.O. Box 548
Madison, WI 53701

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U.S. BANKRUPTCY COURT

In Re:

Case Number: 3-10-18724-rdm
Chapter: 7

Ronald L. Gardner
Susanne P. Gardner

Debtor(s).

Clerk's Notice of Deficiency re: Reaffirmation Agreement

Notification Re: Reaffirmation Agreement with Community First Bank. Per Rule 4008, a Reaffirmation Agreement Cover Sheet [Official Form 27] is required. Please re-file the complete Reaffirmation Agreement to include the Cover Sheet. Official Form 27 can be found on our website at www.wiw.uscourts.gov/bankruptcy under forms. cc: parties in interest (Related Doc # [16]). (Madison, Cathy)

Dated: 3/3/11

Marcia M Anderson, Clerk
U.S. Bankruptcy Court